

Prepared By: Carol Kontak
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Phoenix, AZ 85029
(602) 749-2260

STATE MS.-DESOTO CO.

JUN 3 2 20 PM '02

State of Missouri
County of Desoto

BK 94 PG 364
W.E. DAVIS CH. CLK.

LIMITED POWER OF ATTORNEY

WHEREAS, Harbor Financial Mortgage Corporation, a Texas corporation, ("Harbor") and/or Harbor Financial Group, Inc., NAF, Inc. ("NAF"), Hamilton Financial Services Corp., CalCap, Inc. and Community National Mortgage Corp. (collectively, the "Debtors"), sold to Matrix Capital Bank, a federal savings bank ("Matrix") certain mortgage loans and mortgage loan servicing rights in a series of transactions between December, 1998 and July, 1999; and

WHEREAS, the Debtors filed a voluntary petitions for relief under Chapter 11 of the Bankruptcy Code on October 14, 1999, which cases were converted to one under Chapter 7 of the Bankruptcy Code on December 14, 1999;

WHEREAS, John Litzler ("Litzler") was duly appointed Chapter 7 Trustee for the Debtors on December 14, 1999; and

WHEREAS, in order for Matrix to properly administer the mortgage loans which it purchased from the Debtors or as to which it purchased the servicing rights from the Debtors (the "Mortgage Loans"), the signature or endorsement of one or more of the Debtors is often required on notes, assignments, checks and other documents and instruments; and

WHEREAS, Litzler, on behalf of Harbor, has obtained the approval of the United States Bankruptcy Court to grant to Matrix Limited Powers of Attorney (the "Powers of Attorney");

NOW, THEREFORE, in consideration of its prior contractual commitments, Trustee hereby makes, constitutes, and appoints Matrix, and its legal counsel, Jenkins & Gilchrist, a Professional Corporation, as its true and lawful attorney-in-fact, with power and authority hereby conferred in its name, place, and stead for its use and benefit, to execute and acknowledge (in writing or by facsimile stamp), deliver, and record, notes, assignments, checks and other documents and instruments requiring the Trustee's execution, acknowledgement, delivery or recordation.

The undersigned grants to Matrix full power and authority to execute such notes, assignments, checks and other documents and instruments and to do and perform all and every thing requisite, necessary, and proper, with respect to such notes, assignments, checks and other documents and instruments. This Limited Power of Attorney is executed and effective as of the date appearing below, and shall continue in full force and effect and shall be binding upon any successors or assigns of the undersigned, notwithstanding of the continued existence or otherwise of the undersigned.

Third parties without actual notice may rely upon the powers granted under this Limited Power of Attorney upon the exercise of such power by Matrix that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

Dated: 03-27-01

CORP.

HARBOR FINANCIAL MORTGAGE

By: 

John Litzler

Its: Chapter 7 Trustee

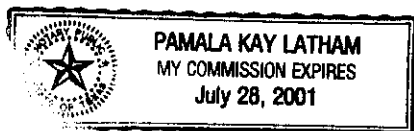


Witness

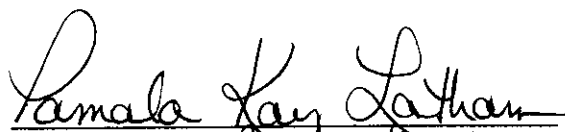
STATE OF TEXAS

COUNTY OF DALLAS

On the 27th day of March in the year 2001 before me, the undersigned, personally appeared John Litzler, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledge to me that he executed the same in his capacity, and that by his signature on the instrument, the individual, or such individual made such appearance before the undersigned in the State of Texas, County of Dallas.



(seal)



Notary Public: Pamela Kay Latham

Expiration Date: 07-28-01

Title: